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We have access to the widest variety of lenders — to find the right solution for you. We are experts at helping you achieve your homeownership dreams. Access your best options!

10 ways to make your home more energy-efficient

1 Conduct an energy audit. If you're serious about improving your home's efficiency, start with an energy audit by an NRCan-certified energy advisor — you can search for an advisor in your area at www.nrcan.gc.ca. You'll get a list of recommended upgrades to help you plan, and you may qualify to receive up to \$5,000 in federal ecoEnergy grants. According to Natural Resources Canada, the average retrofit may yield a 30% reduction in energy use.

2 Seal up those drafts. Drafty windows and doors can be a major source of energy loss. If an upgrade isn't currently within your budget, you can still save energy and make your home more comfortable by using simple weather-stripping and caulking as an economical way to reduce air leaks.

3 Upgrade your heating system. In older homes, the savings over time from installing a new high-efficiency condensing gas furnace may be the best investment you can make. Talk to a certified heating contractor to help research which heating system is best for your home and climate, and use the search tool at www.nrcan.gc.ca to find the handy "Home Heating System Cost Calculator."

4 Add insulation. An uninsulated basement in a home can increase annual heating costs by 10% to 30%, since bare concrete conducts heat outward.

5 Curb your hot water use. In a typical Canadian home, water heating can account for up to 20% of total utility costs. Switch out an older water heater for a more energy-efficient model, or consider a new tankless water heater that warms water on demand, only as needed.

6 Replace energy-sapping appliances. If you've got an old clunker or hand-me-down appliance in your basement or kitchen, it could cost you hundreds of dollars in extra operating costs over the years. Clothes dryers are about 18% more energy-efficient now than in 1990, and an old refrigerator can consume as much energy as four new ENERGY STAR®-qualified refrigerators.

7 Adjust the heat. Invest in a programmable thermostat control to automatically adjust heating levels. As a general rule, you will save 2% on your heating bill for every 1°C you turn down a thermostat overnight.

8 Cool down wisely. By replacing an old window-unit air conditioner in a home or condo with an ENERGY STAR®-qualified model, you can see substantial savings in electricity costs. Modern ENERGY STAR®-rated units use 30% to 40% less energy than most models sold 10 to 15 years ago.

9 Switch to low flow. Replace an old 18-litre-per-flush toilet with an ultra-low volume (ULV) six-litre-per-flush model and you can achieve a 70% savings in water and cut indoor water use by as much as 30%.

10 Look for emerging alternatives. Consider renewable energy sources, such as adding a solar water heater on your roof or using solar panels to produce household electricity. These options are becoming more affordable.

Making your home more energy-efficient can reduce your household expenses over time and potentially increase its resale value. If you're thinking about making upgrades, I'd be happy to help you explore your financing options.